राष्ट्रीयकृत बैंकों द्वारा बट्टे खाते मे डाली गयी धनराशि

3372. श्री कनकसिंह मोहनसिंह मंगरोला :

श्री आस मोहम्मद :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्ष के दौरान राष्ट्रीयकृत बैंकों द्वारा वसूल न होने के कारण बट्टे खाते में डाले गए ऋणों का बैंक वार ब्यौरा क्या है ;

(ख) उक्त अवधि के दौरान बीस बड़े व्यापारिक घरानों को कितना ऋण दिया गया और उस ऋण में से कितनी धनराशि को बट्टे खात में डाला गया ;

(ग) उक्त अवधि के दौरान ऋणों की वसूली पर राष्ट्रीयकृत बैंकों की कुल कितनी धनराशि खर्च हुई ; और

(घ) सरकार ने भविष्य में ऋणों की वसूली सुनिश्चित करने हेतु क्या ठोस कदम उठाए हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति : (क) से (घ) सूचना एकत्र की जा रही है और सभा पटल पर रख दी जाएगी ।

Deficiencies in Tax Administration

3373. SHRI VIREN J. SHAH:

SHRI PRAMOD MAHAJAN:

SHRI SATISH AGARWAL:

Will the Minister of FINANCE be pleased to state:

(a) wnether the Income Tax Department have, with a view to combat the existence and proliferation of 'black' or 'parallel' economy, identified the deficiencies in tax administration as reported in the 'Pioneer' of January 11, 1995;

(b) if so, what are the details of these deficiencies: and

(c) how Government propose to nemove these deficiencies so as to effectively combat the existence of black money?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) Yes Sir.

(b) (i) Inadequate identification system to cover all potential tax payers engaged in substantial economic activities;

(ii) The conventional manual system of processing returns and gathering of information from the various sources and its dissemination is coming under severe strain.

(c) It is proposed to remove these deficiencies by improving and updating the information system by adopting latest technology, specifically, introduction of tax payers identification, control and verification systems through comprehensive computerisation.

New Business Record by the LIC

3374. SHRI VIREN J. SHAH:

SHRI PRAMOD MAHAJAN:

Will the Minister of FINANCE be pleased to state:

(a) what are the details of the new business record by the Life Insurance Corporation of India during each of the years 1988-89 to 1993-94;

(b) what are the details of the policies which lapsed during each of the years 1988-89 to 1993-942 resulting in forfeiture of bonus to policy-holders and what are the reasons for the lapsing of these policies;

(c) what are the details of the bonus amounts forefeited due to the lapsing of the policies during each of the years 1988-89 to 1993-94;

(d) what stage the Government have taken tor propose to take to arrest rise in the lapse ratio as such a stiuation retarded growth of the renewal premium of an insurer;

(e) whether quick agency turnover is one of the primary causes of heavy lapsation of policies; if so, what are the advantages of quick agency turnover:

(f) how much expenditure was incurred on quick agency turnover during each of the year 1988-89 to 1993-94; and

(g) what steps Government have taken or propose to take to help the policy holders whose policies have lapsed and their bonus forfeited during the period mentioned in part (b) above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V. CHANDRASHEKARA MURTHY): (a) to (g) The requisite information is being collected and shall be laid on the Table of the House.

Claims of Policy Holders

3375. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the GIC has fixed any criterion to determine the claims of policy holders; if so, the details thereof; and

(b) whether it is a fact that the field officers|surveyors determine the value of damages claimed by the policy holders or by a claimant on policy holders?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) The General Insurance Corporation of India (GIC) have reported that the claims of policy holders are determined on the basis of tenms and conditions laid down in different policies by the insurance companies: and

(b) Field Officers do not determine the value of damages claimed by the policy holders or by a claimant on a policy holder. This is done by surveyors except in the case of damages claimed on account of legal liabilities in which case the value and tenability of such demages are determined by legally competent persons in accordance with law

Smuggling of Goods from various Ports

3376. DR. SANJAYA SINH:

SHRI GUNDAPPA KORWAR:

SHRI VIRENDRA KATARIA:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that a large quantity of foreign goods is smuggled into India through various ports:

(b) if so, the action taken to prevent the smuggling from the ports;

(c) what are the details of goods confiscated at Calcutta, Bombay, Porbandar, Madras and Goa and other ports during the last three years, year-wise: and

(d) whether customs officials are also involved in those activities and if so. the details thereof and the action taken theeron?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (d) Information is being collected and will be laid on the Table of the House.

Computerisation in Banking Sector

3377. SHRI SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether country's leading hardware and software companies have offered total solutions in computer automation to the banking sector:

(b) if so, the names of such oompanies;